

UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH CAROLINA

IN RE:

William Clifford Meehan

CASE NO: 20-03105-dd

CHAPTER: 7

ORDER AVOIDING JUDICIAL LIEN (11 U.S.C. §  
522(F)(1)(A)) EQUITY ANALYSIS/  
CO-OWNED PROPERTY

DEBTOR(S)

Before the Court is the motion of the debtor to avoid the judicial lien held by the following creditor:

Name of creditor and description of property securing lien	Total Equity (Value of debtor's property less senior/ unavoidable liens)	Debtor's Equity (Total equity multiplied by debtor's proportional interest in property)	Applicable Exemption and Code Section	Non-exempt Equity (Debtor's equity less exemption)	Estimated judicial lien	Judicial lien not avoided	Judicial lien avoided
Ford Motor Credit Company LLC,  Property: 3552 Hartford Village Way, Mount Pleasant SC	\$118,443	\$59,221.50	S.C. Code Ann. § 15-41-30(A)(1)	\$0	\$677,970.72	\$0	\$677,970.72

The Court finds that the judicial lien of the above-named creditor impairs the exemptions to which the debtor would otherwise be entitled under 11 U.S.C. § 522(b) and Chapter 41 of Title 15, Code of Laws of South

Carolina, 1976 (as amended), and that the judicial lien should therefore be avoided pursuant to 11 U.S.C. § 522(f)(1)(A) in the amount set forth above.

Therefore, IT IS ORDERED that the judicial lien held by the above-named creditor is avoided in the amount set forth above. Any judicial lien set forth above which is avoided in full may be canceled of record at any time after thirty (30) days after a discharge in this case is granted.

AND IT IS SO ORDERED.

**FILED BY THE COURT  
05/18/2022**



Entered: 05/18/2022

David R. Duncan  
US Bankruptcy Judge  
District of South Carolina